

AmerUs Life

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: FPA

Customer Service: 800-800-9882 ext 4484

Type of Product: Fixed Annuity

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	Yes	
2.	an annual contract fee?	No	
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	No	
5.	quarterly statements sent to the participant's home address?	No	annual statements are being sent to the state of Iowa
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	Yes	The State provided AmerUs with a release to give information directly to participants. Asset allocation changes do not apply to a fixed annuity.
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	\$2,000.00 must be maintained in the policy to keep it in force
9.	a surrender charge?	Yes	year 1 2 3 4 5 6 7 8 9 10, based on date the contract was opened % 12 12 10 8 6 5 4 3 2 1
10.	surrender charge exceptions?	Yes	any amount withdrawn to be applied under a life option payment plan
11.	a guaranteed principal return at death?	Yes	per policy provisions, the death benefits we pay at the annuitant's death prior to the maturity date, are the greater of: 1) the total flexible premium annuity premiums paid to without interest or 2) the annuity fund balance at the death increased by a pro rata interest credit for the portion of the policy year preceding the date of death and decreased by the withdrawal charge if applicable
12.	disclosure of total fees?	No	n/a
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

